

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

---

Case No.: 23-18441-ABA  
Chapter: 13  
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Lindsey A. Watson  
3203 Saxony Dr.  
Mount Laurel, NJ 08054-3000

Social Security No.:

xxx-xx-0629

Employer's Tax I.D. No.:

---

**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case was entered on 7/18/25.

Any discharge which was granted in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within seven (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: July 18, 2025

JAN: har

Jeanne Naughton  
Clerk

In re:  
Lindsey A. Watson  
Debtor

Case No. 23-18441-ABA  
Chapter 13

District/off: 0312-1  
Date Rcvd: Jul 18, 2025

User: admin  
Form ID: 148

Page 1 of 3  
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
+++	Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 20, 2025:**

Recip ID	Recipient Name and Address
db	+ Lindsey A. Watson, 3203 Saxony Dr., Mount Laurel, NJ 08054-6815
lm	+ M & T Bank, 7114 E. Stetson Dr., Suite 250, Scottsdale, AZ 85251-3264
cr	+ Madison Place Condominium Association, Inc., PO Box 1106, Voorhees, NJ 08043-7106
520070495	+++ First Investors Servicing Corporation, C/o Peritus Portfolio Services II LLC, PO Box 1149, Grapevine, TX 76099-1149
520036212	Madison Place Condo. Assoc., 10 Saxony Dr., Mount Laurel, NJ 08054
520195211	+ Mount Laurel Township MUA, 1201 S. Church Street, Mount Laurel, NJ 08054-2999

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	^ MEBN	Jul 18 2025 20:47:34	KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 18 2025 20:49:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jul 18 2025 20:49:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520050007	+ EDI: AIS.COM	Jul 19 2025 00:30:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520069386	EDI: CITICORP	Jul 19 2025 00:30:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
520036206	+ EDI: CCS.COM	Jul 19 2025 00:30:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
520098510	Email/Text: BNCnotices@dcmservices.com	Jul 18 2025 20:49:00	EMERG PHYS ASSOC OF SOUTH JERSEY, PO BOX 1123, MINNEAPOLIS, MN 55440-1123
520048098	^ MEBN	Jul 18 2025 20:47:08	FIRST PORTFOLIO VENTURES II, LLC, 3091 Governors Lake Drive Suite 500, Peachtree Corners, GA 30071-1135
520036207	+ Email/Text: Bankruptcy.Notices@stellantis-fs.com	Jul 18 2025 20:49:00	First Investors Financial Dept, Attn: Bankruptcy, 3065 Akers Mill Rd Se, Ste 700, Atlanta, GA 30339-3124
520036208	EDI: JEFFERSONCAP.COM	Jul 19 2025 00:30:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 16 McLeland Road, Saint Cloud, MN 56303
520102374	EDI: JEFFERSONCAP.COM	Jul 19 2025 00:30:00	Jefferson Capital Systems, LLC, PO Box 7999, St. Cloud MN 56302-9617
520065713	Email/PDF: resurgentbknotifications@resurgent.com	Jul 18 2025 21:30:22	LVNV Funding, LLC, Resurgent Capital Services,

District/off: 0312-1

User: admin

Page 2 of 3

Date Rcvd: Jul 18, 2025

Form ID: 148

Total Noticed: 31

520098576	^ MEBN	Jul 18 2025 20:46:01	PO Box 10587, Greenville, SC 29603-0587
520036209	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 18 2025 21:30:20	Lvny Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
520036211	Email/Text: camanagement@mtb.com	Jul 18 2025 20:49:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
520176966	Email/Text: mholzinger@mltmua.com	Jul 18 2025 20:48:00	Mount Laurel MUA, 1201 South Church St., Mount Laurel, NJ. 08054
520080532	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 18 2025 20:49:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
520065016	+ Email/Text: TSIBNCBOX4275@tsico.com	Jul 18 2025 20:48:00	National Collegiate Student Loan Trust 2007-2, Po Box 4275, Norcross, GA 30091-4275
520036213	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jul 18 2025 20:49:00	Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
520102698	EDI: PRA.COM	Jul 19 2025 00:30:00	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
520036216	EDI: PRA.COM	Jul 19 2025 00:30:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
520101844	EDI: Q3G.COM	Jul 19 2025 00:30:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
520036218	Email/Text: bknotice@upgrade.com	Jul 18 2025 20:48:00	Upgrade, Inc., Attn: Bankruptcy, 275 Battery Street 23rd Floor, San Francisco, CA 94111
520058246	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jul 18 2025 20:49:00	US DEPARTMENT OF EDUCATION C/O NELNET, 121 S 13TH ST, LINCOLN, NE 68508-1904
520038759	Email/PDF: OGCRegionIIBankruptcy@hud.gov	Jul 18 2025 21:17:00	U.S. Department of Housing and Urban Development, 26 Federal Plaza, Suite 3541, New York, NY 10278

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520036210	*+	Lvny Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
520036214	*+	Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
520036215	*+	Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
520036217	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

District/off: 0312-1

User: admin

Page 3 of 3

Date Recd: Jul 18, 2025

Form ID: 148

Total Noticed: 31

**the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 20, 2025

Signature: /s/Gustava Winters

---

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 18, 2025 at the address(es) listed below:**

**Name** **Email Address**

Andrew B Finberg

courtmail@standingtrustee.com ecf.mail\_9022@mg.bkdocs.us

Andrew B Finberg

on behalf of Trustee Andrew B Finberg courtmail@standingtrustee.com ecf.mail\_9022@mg.bkdocs.us

Brian E Caine

on behalf of Creditor Mount Laurel Township MUA bcaine@parkermccay.com BKcourtnotices@parkermccay.com

Denise E. Carlon

on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Robert Manchel

on behalf of Debtor Lindsey A. Watson manchellaw@yahoo.com manchel.robertb132225@notify.bestcase.com

Thomas J Orr

on behalf of Creditor Madison Place Condominium Association Inc. tom@torrlaw.com,  
xerna@aol.com;orrTR87054@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE. ECF@usdoj.gov

**TOTAL: 7**